

Legislative Regulation Review Committee

2011-009a

Department of Social Services

SNAP - TREATMENT OF INTEREST INCOME

CONNECTICUT DEPARTMENT OF SOCIAL SERVICES
UNIFORM POLICY MANUAL

Date: 3-1-10	Transmittal: UP-10-	5050.21
Section: Treatment of Income	Type:	POLICY
Chapter: Treatment of Specific Types	Program:	AFDC AABD MA [FS] SNAP
Subject: Dividends, Interest, Trusts and Royalties		

5050.21 A. AFDC, AABD and MA

- [A.]1. Money from these sources is counted as unearned income when it is paid or could be paid to a member of the assistance unit.
- [B.]2. Interest, dividends, trust and royalty payments which are reinvested or left to accumulate along with the principal are:
- [1.]a. counted as income in the month in which they are initially payable to the unit; and
- [2.]b. treated as part of the asset after the initial month they could have been paid to the unit.

B. SNAP

Interest on excluded assets is excluded as income and as an asset for households who are categorically eligible for SNAP.

**CONNECTICUT DEPARTMENT OF SOCIAL SERVICES
UNIFORM POLICY MANUAL**

Date:	Transmittal: UP-08-	6515.15
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Section: Benefit Issuance	Type: POLICY	
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Chapter: Use	Program: [FS] <u>SNAP</u>	
<hr/>		
Subject: <u>[Food Stamp] Supplemental Nutrition Assistance Program (SNAP) Benefits</u>		
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6515.15 A. Accessing Benefits Deposited in an EBT Account

1. [Food Stamp benefits,] SNAP benefits in an EBT account[,] may be accessed:
 - a. at any FNS authorized Point of Sale (POS) terminal or any establishment, that presently accepts [food stamps] SNAP; or
 - b. through the use of EBT paper vouchers issued by FNS authorized merchant and retail establishments for eligible food items when:
 - (1) the FNS certified merchant or retail establishment does not have the technical equipment to process the electronic benefit transfer of [food stamp] SNAP benefits; or
 - (2) there has been a technical problem that has resulted in the malfunction of the electronic benefit transfer system.
2. EBT [food stamp] SNAP benefits may be accessed by:
 - a. the head of the assistance unit;
 - b. an authorized representative of the assistance unit; or
 - c. an individual acting as an emergency authorized representative.
3. An active debit card issued by the Department or a paper voucher issued by an FNS certified retailer or merchant establishment [must] shall be used to access [food stamp] SNAP benefits from an EBT account.
4. If the person redeeming EBT [food stamp] SNAP benefits is an authorized representative and not the head of the assistance unit, the person's name and the client's identification number [must] shall appear on the Department issued debit card.

B. Expiration Date

Benefits [will] shall be expunged [270 days] 12 months after deposit if no withdrawals have been made during that period.

**CONNECTICUT DEPARTMENT OF SOCIAL SERVICES
UNIFORM POLICY MANUAL**

Date:	Transmittal: UP-07-14	6515.15 page 2
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Section: Benefit Issuance	Type: POLICY
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Chapter: Use	Program: [FS] <u>SNAP</u>
------------------------	-------------------------------------

Subject:
[Food Stamp] Supplemental Nutrition Assistance Program (SNAP) Benefits

6515.15 C. Use of Department Issued Debit Cards

1. General Uses

- a. Department issued debit cards are used primarily to purchase eligible food items.
- b. Eligible foods include:
 - (1) any food or food product intended for human consumption, with the exception of:
 - (a) alcoholic beverages;
 - (b) tobacco; or
 - (c) hot food products prepared for immediate consumption out of the home unless qualified for special use in [item] subdivision C. 2. of this [part] section;
 - (2) seeds and plants used to grow foods for consumption by the assistance unit.

2. Special Uses

a. Provisions

- (1) Department issued debit cards may be used to purchase meals from certain authorized organizations or institutions. (cross reference: 3000)
- (2) Authorized institutions may also be authorized to have the clients swipe their Department issued debit cards through POS terminals to transfer EBT [food Stamp] SNAP benefits to the authorized institutions so that the institutions can purchase food through wholesalers or at retail food stores as the authorized representative of the institutionalized individual.

**CONNECTICUT DEPARTMENT OF SOCIAL SERVICES
UNIFORM POLICY MANUAL**

Date:	Transmittal: UP-98-12	6515.15 page 3
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Section: Benefit Issuance		Type: POLICY
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Subject:
[Food Stamp] Supplemental Nutrition Assistance Program (SNAP) Benefits

6515.15 C. 2. b. Meals-on-Wheels

The following assistance unit members and their spouses may use Department issued debit cards to purchase meals prepared for and delivered to them by an authorized meal delivery service:

- (1) elderly members 60 years of age or older; and
- (2) members who are housebound, feeble, handicapped[,] or otherwise disabled to the extent that they are unable to adequately prepare all of their meals.

c. Communal Dining Facilities

- (1) All of the following assistance unit members and their spouses may use Department issued debit cards to purchase meals prepared for them at authorized communal dining facilities:
 - (a) elderly members 60 years of age or older; and
 - (b) SSI recipients.
- (2) Communal dining facilities include, but are not limited to,:
 - (a) senior citizens' centers;
 - (b) apartment buildings occupied primarily by elderly persons or SSI recipients such as congregate housing;
 - (c) private or public non-profit establishments that feed elderly or SSI recipients, including those which are under contract with a State or local agency to offer meals at concessional prices; and
 - (d) federally subsidized housing for the elderly at which meals are prepared for and served to the residents.

d. Drug or Alcoholic Treatment and Rehabilitation Centers

- (1) The Department issued EBT debit card may be used to purchase meals on behalf of assistance units that regularly participate in a drug or alcoholic treatment program on a resident basis if the facility is authorized by the United States Department of Agriculture Food and Nutrition Service.

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UNIFORM POLICY MANUAL

Date: 11-1-97

Transmittal: UP-98-12

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Section:
Benefit Issuance

Type:
POLICY

Chapter:
Use

Program:
[FS] SNAP

Subject:
[Food Stamp] Supplemental Nutrition Assistance Program (SNAP) Benefits

6515.15 C. 2. d. Drug or Alcohol Treatment and Rehabilitation Centers (cont.)

- (2) The treatment center receives and spends the [food stamp] SNAP allotment on food prepared by or served to the resident.
- (3) Assistance units leaving the treatment center prior to the sixteenth day of the calendar month are entitled to a refund of [food stamp] SNAP benefits from the treatment center in the following amounts:
 - (a) the full allotment if no benefits have been spent on behalf of the assistance unit; or
 - (b) one-half of the allotment if any portion of the allotment has been spent on behalf of the assistance unit.
- (4) Assistance units leaving a treatment center after the sixteenth day of the calendar month are not entitled to a refund of [food stamp] SNAP benefits if the allotment for the month was already issued.

e. Group Living Facilities

Blind or disabled individuals who reside in authorized group living arrangements may use Department issued debit cards to purchase meals prepared for them at the facility, provided that the individual receives OASDI or SSI.

f. Shelters for Battered Women and Children

Residents of authorized shelters for battered women and children may use Department issued debit cards to purchase meals prepared for them at FNS authorized shelters.

g. Soup Kitchens and Shelters for the Homeless

Homeless individuals, including individuals staying on a temporary basis in a shelter for the homeless, may use Department issued debit cards to purchase meals at a soup kitchen or at a shelter for the homeless, providing that the facility providing the meals has been approved by the Department of Social Services and authorized by the [U.S.] United States Department of Agriculture Food and Nutrition Service (FNS) as a food retailer.

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Date: 11/1/07 Transmittal: UP-07-14 6515.15 page 5

Section: Benefit Issuance Type: POLICY

Chapter: Use Program: [FS] SNAP

Subject:
[Food Stamp] Supplemental Nutrition Assistance Program (SNAP) Benefits

6515.15. C. 3. Pre-payment Prohibition

- a. Department issued debit cards may not be used to pay for purchases made in the past through credit extended by the store except when the prior purchase was made from a nonprofit cooperative purchasing venture.
- b. Department issued debit cards may not be used to pay for food purchases in advance of receipt of the food, except when prior payment is for food purchased from a nonprofit cooperative food purchasing venture.

4. Period of Use

- a. [Food Stamp] SNAP benefits deposited into EBT accounts in financial institutions can be accessed at any time.
- b. Department issued EBT debit cards may be used in any state or territory of the United States that is equipped to handle electronic benefits transfer.

IMPORTANT: Read instructions on bottom of Certification Page before completing this form. Failure to comply with instructions may cause disapproval of proposed Regulations.

STATE OF CONNECTICUT
REGULATION
OF

NAME OF AGENCY

Department of Social Services

Concerning

SUBJECT MATTER OF REGULATION

SNAP-Treatment of Interest Income

SECTION _____

Statement of Purpose: The purpose of the proposed amendment is to implement a provision of the Farm Security and Rural Investment Act of 2002, which allows states to align their SNAP income and asset exclusions with the state’s Temporary Assistance for Needy Families (TANF) program rules. The department proposes to align its SNAP policy regarding interest earned on excluded assets with that of the TANF program. Under the TANF program, only interest earned on counted assets is counted as income.

The problems, issues or circumstances that the regulation proposes to address: While the assets of most SNAP households are excluded, under the current policy applicants and recipients are required to report the interest earned on excluded assets and it is counted as described previously.

The current policy is confusing to applicants and may lead to inaccurate reporting of interest income, resulting in inaccurate SNAP benefit amounts. Additionally, the interest earned on excluded assets may render a household ineligible for SNAP, which is contrary to the purpose of expanding categorical eligibility.

SNAP eligibility and benefits are based on the household’s income and expenses. If the household had unreported interest income they could be ineligible for SNAP or eligible for a lesser benefit than they currently receive. The USDA Food & Nutrition Service, the agency that oversees SNAP, has a rigorous quality control process. Unreported interest income could result in a quality control error for SNAP. This proposed revision would exclude the interest earned on excluded assets and thus eliminate potential errors resulting from the household’s failure to report interest income.

In addition, the proposed regulation amends section 6515.15 of the UPM to increases the amount of time SNAP or cash benefits remain in an EBT account without any withdrawal activity before the benefits are expunged from 270 days to 12 months. This change is being made to comply with the Food, Conservation and Energy Act of 2008.

(B) The main provision of the regulation excludes interest earned on excluded assets from consideration in the determination of eligibility determination or benefit calculation in SNAP.

(C) The legal effects of the regulation, including all the ways the regulation would change existing regulation or other laws: The proposed amendment reduces the probability of payment errors that would result from the previous policy and eliminates the department’s need to verify assets, reducing the burden on applicants and recipients.

This proposed revision will not affect the few SNAP households that are subject to an asset limit (households with gross monthly income in excess of 185% of the FPL).

CERTIFICATION
R-39 REV. 1/77

Be it known that the foregoing:

Page 2 of 2 pages

☒ Regulations ☐ Emergency Regulations

Are:

☐ Adopted ☒ Amended as hereinabove stated ☐ Repealed

By the aforesaid agency pursuant to:

☒ Sections 17b-105c of the General Statutes.

☐ Section of the General Statutes, as amended by Public Act No. of the Public Acts.

☐ Public Act No. of the Public Acts.

After publication in the Connecticut Law Journal on 11/23/2010, of the notice of the proposal to:

☐ Adopt ☒ Amend ☐ Repeal such regulations

(If applicable): ☐ And the holding of an advertised public hearing on day of

WHEREFORE, the foregoing regulations are hereby:

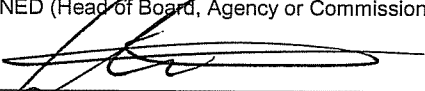
☐ Adopted ☒ Amended as hereinabove stated ☐ Repealed

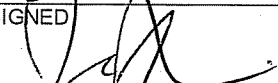
Effective:

☒ When filed with the Secretary of the State.

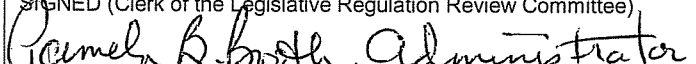
(OR)

☐ The day of

In Witness Whereof:	Date 11/13/11	SIGNED (Head of Board, Agency or Commission)	OFFICIAL TITLE, DULY AUTHORIZED
			Commissioner

Approved by the Attorney General as to legal sufficiency in accordance with sec. 4-169, as amended C.G.S.	SIGNED	OFFICIAL TITLE, DULY AUTHORIZED
	 1/24/11	ASSOC. ATTY GENERAL

☐ Approved
☐ Disapproved
☐ Disapproved in part, (Indicate Section Numbers disapproved only)
☒ Rejected without prejudice

By the Legislative Regulation Review Committee in accordance with Sec. 4-170, as amended, of the General Statutes.	Date 4/26/2011	SIGNED (Clerk of the Legislative Regulation Review Committee)
		 Pamela B. Booth, Administrator

Two certified copies received and filed, and one such copy forwarded to the Commission in Official Legal Publications in accordance with Section 4-172, as amended, of the General Statutes.

DATE	SIGNED (Secretary of the State.)	BY

INSTRUCTIONS

- One copy of all regulations for adoption, amendment or repeal, except emergency regulations, must be presented to the Attorney General for his determination of legal sufficiency. Section 4-169 of the General Statutes.
- Seventeen copies of all regulations for adoption, amendment or repeal, except emergency regulations, must be presented to the standing Legislative Regulation Review Committee for its approval. Section 4-170 of the General Statutes.
- Each regulation must be in the form intended for publication and must include the appropriate regulation section number and section heading. Section 4-172 of the General Statutes.
- Indicate by "(NEW)" in heading if new regulation. Amended regulations must contain new language in capital letters and deleted language in brackets. Section 4-170 of the General Statutes.

CERTIFICATION
R-39 REV. 1/77

Be it known that the foregoing:

Page 2 of 2 pages

☒ Regulations ☐ Emergency Regulations

Are:

☐ Adopted ☒ Amended as hereinabove stated ☐ Repealed

By the aforesaid agency pursuant to:

☒ Sections 17b-105c of the General Statutes.

☐ Section of the General Statutes, as amended by Public Act No. of the Public Acts.

☐ Public Act No. of the Public Acts.

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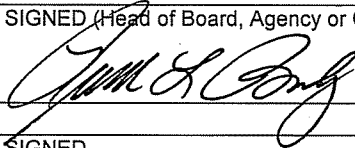
☐ Adopted ☒ Amended as hereinabove stated ☐ Repealed

Effective:

☒ When filed with the Secretary of the State.

(OR)

☐ The day of

In Witness Whereof:	Date	SIGNED (Head of Board, Agency or Commission)	OFFICIAL TITLE, DULY AUTHORIZED
	5/20/2011		Commissioner
Approved by the Attorney General as to legal sufficiency in accordance with sec. 4-169, as amended C.G.S.		SIGNED	OFFICIAL TITLE, DULY AUTHORIZED

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